

## **REMARKS**

Claims 15-19, 21-30 and 32-38 are now pending in the application. Claims 15 and 26 have been amended and Claim 38 has been added to the application. Basis for the new claims may be found throughout the specification, drawings and claims as originally filed.

Pending claims previously stood rejected in view of U.S. Patent No. 6,473,500 (Risafi). Risafi is directed generally to a method for using a prepaid card. In particular, Risafi discloses a prepaid card which always requires the use of a personal identification number (PIN). In this way, the prepaid card is more secure than Applicant's invention. However, this approach also necessitates certain drawbacks. Since the purchaser must select a PIN, the point-of-sale device must be configured with custom software as well as a keypad or other type of user input device.

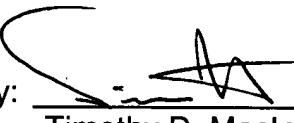
In contrast, Applicant's invention is directed generally to an innovative method for distributing an electronic cash card. Of note, Claim recites "associating the cash card with data in a data file ... prior to the purchase of the cash card, wherein the data file indicates that the card has not been funded" and "updating the data file ... with a value for the cash card substantially contemporaneously with funding of the cash card at the retail outlet" in combination with other elements of the claim. In other words, the card account is established prior to the purchase of the cash card. Since the card account is established before the card purchase, Applicant's claimed invention can be loaded with conventional point-of-sale devices, thereby making the cash card more readily available in the marketplace. The practicality of distributing and implementing Applicant's claimed invention makes this a meaningful distinction from the teachings of Risafi. Therefore, it

is respectfully submitted that Applicant's claimed invention defines patentable subject matter over Risafi.

Prompt and favorable consideration of this amendment is respectfully requested.

If the Examiner believes that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at (248) 641-1600.

Respectfully submitted,

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